Certificate Number: 17082-PAE-DE-030192487

Bankruptcy Case Number: 17-15300



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 18, 2017, at 2:07 o'clock PM MST, TAMMY S RICE completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 18, 2017 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director